

How To Prevent Your Car From Been Stolen?

Necessary steps to take: –

1. Never **leave your car key** on top of your car;
2. Remember to **lock all doors** and **remove the key** from the ignition;
3. **Never hide a second set of keys** in your car;
4. Park in a **busy and well-lit area** at night;
5. Try to avoid car parks that have a **history of thefts or break-ins**; and
6. Use a **locking device** on the steering wheel or transmission gear lever.

Insurance related to theft claim

1. The settlement by the insurer will be based on the Market Value or the Sum Insured, whichever is lower.
2. Making a theft claim is similar to other car insurance claims, except the process is longer.
3. The period stipulated by Bank Negara Malaysia (BNM) is within six months.
4. In most cases, claims are settled once investigation is finalized without any irregularities being detected.
5. You can file an appeal to the insurer if you are not happy with the compensation amount.

Is your vehicle recovered?

- a) If the insurance claim has not been settled: –
- You can withdraw the claim; and
 - To repair the car (if need to) at your own expense to retain your No Claim Discount (NCD) entitlement; or
 - To pursue a damage claim.
- b) If the settlement has been made: –
- the insurer will assume ownership of the vehicle.

The probability of having your car stolen is based highly on where you live and work. It's always better to know your rights to be ready for any unfortunate events should your car be stolen.

Feel free to contact us for further clarification with no obligation attached.

Contact us now for a free consultation:

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